

**From:** Sue Dawson

**Subject:** Consumer Information

Date: Jul 07, 2004

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Proposal: Study on Disclosures of Debit Card  
Fees  
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Comments:

@@@i was never informed that a servce charge for using my debit card would be charged. i've used my bank's debit card for over three years and just last month i saw a service fee on my statement for the first time. i live in a rural area and i would have to drive 26 miles in order to use the ATM at my bank, my nearest ATM already charges a \$3.00 service fee because it is not affiliated with the bank in my nearest town. i now have to pay a total of \$4.00 in service charges to have access to MY money if an establishment does not take personal checks.  
there is no excuse for this undisclosed petty fraud by my bank when i also have an online account, how difficult would it have been to send an email notification to customers?

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